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The sheer size of Wal-Mart makes granting Wal-Mart a bank charter a bad idea. Wal-Mart is quick to remind critics that another retailer, Target Stores, also holds a banking charter. A Wal-Mart bank would pose risk to the FDIC and American fiscal security due to its sheer size. Target's FY 2006 revenues were \$52 billion, only one-sixth the size of Wal-Mart's. A Wal-Mart ILC would dwarf those managed by any of the other companies that currently hold charters. Please encourage the Board of Directors of the FDIC to attend this important hearing and listen to the comments and concerns of the witnesses. Please consider denying Wal-Mart's request for a bank charter.

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